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May 21 - May 27, 2003

Predatory Lending bill signed into law

Pro-Consumer measure will protect senior citizens, urban homeowners and residents with credit problems who borrow money to fix homes, pay bills

(TRENTON) — Legislation Assemblymen Jeff Van Drew and Craig Stanley sponsored to combat predatory lending practices that are increasingly forcing needy senior citizens and urban residents into bankruptcy or out of their homes was signed into law today by Governor James E. McGreevey.

"Predatory lenders push unsuspecting homeowners into loans with excessive interest rates, hidden charges and fees, and absolutely unrealistic payment schedules," said Van Drew (D-Cape May). "These mortgage financing scams are nothing short of legalized loan sharking. Alarmingly, they are on the rise."

The law (A-75) will prohibit certain abusive lending practices commonly known as "predatory lending." This act occurs when unscrupulous creditors target desperate homeowners for loans that contain hidden charges and high costs exceeding a borrower's ability to make payments

See **PREDATORY** on page 12

Marchers seek justice and answers

Compiled by Kofi Owens

Shakia Gunn's mother can now find some closure after discovering the assailant who brutally murdered her daughter in the early morning hours of Mother's Day has now turned himself in.

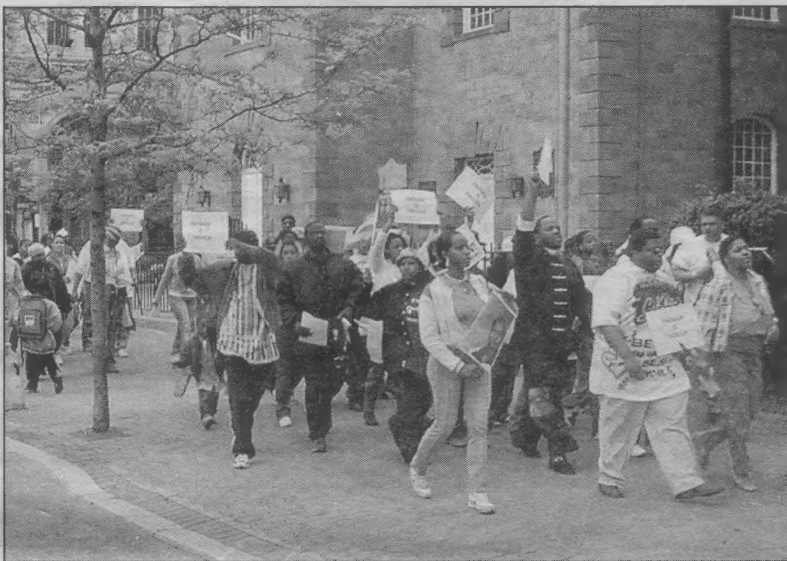
Richard McCullough 29, of Newark surrendered to authorities on Friday May 16 at about 5 p.m. McCullough companion turned him in after his license plate was identified through witnesses. It was reported that the white station wagon used in the assault was found on Park Avenue in East Orange.

According to a report in the Newark Star Ledger, Mayor Sharpe James said the arrest of McCullough closes a "sad chapter" in which five teens were simply trying to go home at 3:30 a.m. when one lost her life.

The Gunn family and friends feel this is the beginning of a new chapter in which the Mayor has to respond to some unanswered question

The Victims of Crime Compensation Board donated over \$5000 dollars for her funeral, yet the family and friends were left to cover the remaining cost. Shakia's fellow Westside High school students eagerly raised \$317 dollars for their fallen friend.

Anthony Hall (Shakia's cousin) stood in front of Shakia's memorial on Broad and Market early Friday after-



Marchers walk down Broad Street toward City Hall in serach of answers and to protest policing practices at the corner of Broad and Market.

noon asking for donations in hopes to raise the remaining \$775 dollars to ensure her proper burial. He also asked individuals to sign a petition questioning the Mayor's funding of the 24-hour operation of the police booth. A precession of about 300 protesters including the Gunn family, friends, fellow students, and Gay Rights activists, proceeded from Shakia's memorial to Newark City Hall to express their hurt and outrage to this horrendous

crime. Protesters marched with rainbow colored flags proudly showing their sexual orientation in hopes to hear what Mayor James will do to rectify this horrid situation.

When the mayor did not show the crowd angrily shouted "Where's Sharpe James" LaTona Gunn (Shakia's mother) with tears in her eyes, expressed her gratitude to the crowd for their support and also stated that "I brought Shakia into this world no one had the

right to take her away."

She also said, "The mayor promised me he would be here, I don't understand"

Mayor James, however, was not there because he was in the emergency room in Newark Beth Israel Medical Center getting treatment for an allergic reaction after a tooth extraction.

Although many questioned the wisdom of a 15-year-old being out at 3:30 a.m., Hector Corchado, North Ward

See **MARCHERS** on page 12

Commentary

Extreme Black child poverty hits a high

By Marian Wright Edelman

A recent Children's Defense Fund analysis found that the number of Black children living in extreme poverty is at its highest level in 23 years. In 2001, despite several years of a booming economy, nearly one million Black children lived in extreme poverty, meaning they lived in a family with an annual income of less than half the federal poverty level (in 2001, that meant disposable income below \$7,064 for a family of three).

These numbers are a clear sign that as a country we must invest in children now instead

of passing irresponsible tax breaks for the rich. But instead safety nets for the worst-off families are being eroded by public policies that cause fewer extremely poor children of all races to receive the cash and in-kind assistance that could help shield them from deep poverty. The Bush Administration is now planning to dismantle Head Start, block grant Medicaid and the Children's Health Insurance Program, and slash and freeze crucial services designed to help these poorest children. It is shameful that one million Black children are left behind in extreme poverty. It is

hard to be poor. It is harder to be an extremely poor Black child in America when our President who says we should Leave No Child Behind® is proposing massive new tax breaks for the richest Americans.

Other recent studies have shown overall poverty has declined among Black children, but failed to show the record-breaking increase in extreme poverty among these children. Supporters of tougher welfare-to-work requirements often note that annual Black child poverty figures reached their lowest point on record in 2001.

They use this to suggest that the last round of welfare-to-work requirements, enacted in 1996, didn't lead to any serious loss of income for (to) affected children. But there is another side of the story for Black children.

The crisis of deepening poverty is central to the story of Black children in poverty in the wake of the 1996 welfare law: without it, the story is incomplete. That is because more than 8 in 10 Black children on AFDC were already poor in 1995, the year before the law was signed. This means any deterioration in the economic

circumstances of most Black children on welfare can only be measured by looking at the deepening or lessening of the severity of poverty for these already-poor children - not by changes in official poverty rates.

To look more closely at the experience of Black children, the Children's Defense Fund conducted a computer analysis of data through 2001 from the U.S. Census Bureau's Current Population Survey, the source of official government poverty statistics. We found that not only is the number of extremely

See **EXTREME** on page 12

Spence-Chapin Services Presents First Awards for Excellence in Adoption and Celebrates African-American Program.



L to R: Excellence in Adoption Awardees Gladys Randolph and Jane Edwards With Spence-Chapin Board Members M. Steven Williams and Mary H. White, and WNBC Meteorologist Janice Huff

Nearly 300 friends and supporters of Spence-Chapin Services to Families and Children gathered on May 6, 2003 to honor two women who redefined adoption in the African-American community. Jane D. Edwards, president emeritus of Harlem Dowling-West Side Center and Gladys Randolph, former director of social work at Harlem Hospital, were the recipients of the first ever Spence-Chapin Award for Excellence in Adoption. "These women have made outstanding contributions in advocating and supporting children in need of adoptive homes," said Katharine S. Legg, executive director of the not-for-profit adoption agency.

The event, which was held at The Studio Museum in Harlem, was also a celebration of the 60th anniversary of the creation of Spence-Chapin Services to Families and Children, and the 35th anniversary of Spence-Chapin's deci-

sion to establish the Harlem Dowling agency. "I'm happy to be getting the recognition now and not at my funeral," remarked the 90-something Randolph as she accepted her award from M. Steven Williams, vice president of Spence-Chapin's board of directors.

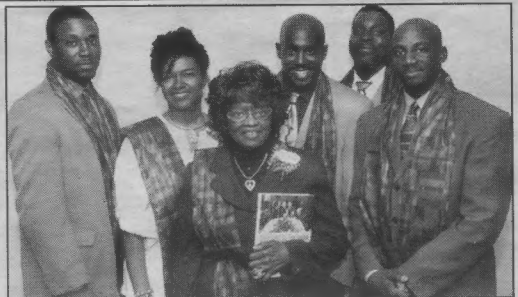
As the director of social work at Harlem Hospital in the 1940s, Randolph expressed her concern about the increasing number of boarder babies languishing in the hospital without permanent homes to Spence-Chapin and became the instigator of the agency's African-American adoption program in 1946. It was the first private agency in the country to establish a program to find adoptive homes for black babies. In the 1940s, Randolph was a founding member of the Committee on the Development of Adoption Resources (CDAR), composed of social workers and activists who

worked to promote adoption in the black community.

Honoree Jane D. Edwards, the executive director of Spence-Chapin from 1967-1990, was recognized for her insight in establishing Harlem Dowling Children's Services as the first black, community-based, community-run foster care and adoption agency in Harlem in 1969. "I couldn't have done the work that I did if I didn't have such a wonderful board and staff. We were thrilled whenever we found a home for a child and thankful for the adoptive parents who stepped out on faith to give a child a home," commented Edwards as she received her award from Spence-Chapin Board President Mary H. White.

Afterwards she was presented with a bouquet of flowers by Melba Butler, executive director of Harlem Dowling-West Side Center who said, "It is an honor and privilege to be continuing in your footsteps." Edwards is an officer on their agency's board of directors. Mistress of ceremonies, actress Suzanne Douglas, thanked Edwards and Randolph for their vision, enabling her and her husband, physician Roy Cobb to adopt their daughter, who is now seven. "Jordan is a true joy. I can't imagine our lives without her."

Opening remarks were given by Janice Huff, WNBC meteorologist and host of "Wednesday's Child," a weekly adoption feature. Among the evening's guests were New York City Deputy Mayor Dennis Walcott and Inner City Broadcasting founder Percy Sutton. Some event sponsors included: Deputy Mayor Dennis Walcott, State Senate Minority Leader David A. Paterson (30th District), Assemblyman Jonathan L. Bing (73rd District), Assemblywoman Catherine Nolan (37th District), Assemblyman Adam Clayton Powell IV (68th District), City Council Member Gale A. Brewer (District 6), City Council Member Bill Perkins (District 9), Melba Butler, executive director of Harlem Dowling-West Side Center, Joyce Dinkins (wife of former Mayor David N. Dinkins), Michael V. Littlejohn, IBM Business Consulting Services, Cheryl L. Sutton, Inner City Broadcasting Corp., and Black Enterprise, Pfizer Inc., and Verizon Communications.



Salute to Graduates of African Heritage — Sylvia Woods (center left), founding owner of the world-renowned Sylvia's Restaurant in Harlem, was the guest speaker at New Jersey City University's "Salute to Graduates of African Heritage," a program sponsored annually by NJCU's Black Administrators, Alumni, Faculty, Staff and Student Organization (BAAFSSO). Gathered with Ms. Woods, the author of two cookbooks who is often called the "Queen of Soul Food," and Dr. Antoinette Ellis-Williams, director of NJCU's Lee Hagan Africans Studies Center, were Carl Dixon (second from right), NJCU assistant registrar who was presented BAAFSSO's "Outstanding Service Award"; and BAAFSSO "Outstanding Pioneers and Alumni" award winners (from left): Amani Sedu Jennings, an English and journalism teacher at Ferris High School in Jersey City; John Smith, an academic advisor in NJCU's Opportunity Scholarship Program who is a graduate student in health sciences at the University; and Demond T. Hargrove, NJCU assistant director of admissions.



The Amerigroup Foundation has awarded a \$5,000 grant to aid the Newark YMCA's programs for the homeless. The grant will allow the 300 children and adults in the Y's emergency shelter access to regular exercise through use of the pool and other fitness facilities. In addition, the grant will help support the YMCA's Project Right Start program, which provides career training for those on public assistance and prepares people for the Graduate Equivalency Diploma test. The program saves taxpayers millions of dollars each year by helping take people off welfare. "We are grateful to Amerigroup for their generosity," said Milton Harrison, President & CEO of the Newark Y. "This grant allows us to assist people in developing healthy lifestyles through regular exercise and to provide the training they need to regain their independence."



200 Club Presents Valor Award — 200 Club President Arthur Guida (left), United States Attorney for New Jersey Christopher Christie (2nd from right), Police Director Robert Rankin (right) and Newark Police Chief Anthony Ambrose (2^d from left) congratulate Officer Michael White after he was presented with a "Valor Award" by The 200 Club of Essex County. Officer White was honored for disrupting an armed robbery attempt of several Newark residents. During the incident White suffered a gunshot wound to the groin. The 200 Club of Essex was founded to assist surviving family members of police officers and firefighters killed in the line of duty.

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Nation/World BRIEFS

BLACK WOMAN TO HEAD MAJOR AD FIRM

Ann Fudge has been named chair and chief executive of Young & Rubicam Inc., becoming the first African-American woman to lead a large division of a major agency company.

The announcement came after wide speculation that Michael Dolan, who has worked for Y.&R. for seven years would be leaving.

Fudge also will be chairwoman and chief executive of Young & Rubicam Advertising.

She also served on boards of corporations such as General Electric, Honeywell International and Marriott International. She has also been named by Fortune magazine as one of the 50 most powerful women in American business.

GERMANY WRITES OFF ZAMBIA'S \$207M DEBT

LUSAKA, Zambia (GIN)—The German government has cancelled all the debt incurred by Zambia from Germany during the last 10 years—about \$207 million, says Erich Kristof, Germany's ambassador to Zambia. This debt relief, Germany hopes, will free up Zambia to spend money on development instead of interest on its massive loans.

Although Zambia still has debts totaling more than \$6.5 billion, Emmanuel Kasonde, the country's finance minister, says, "This cancellation has assisted the Zambian government by easing the pressure on the limited scarce resources available."

FLOOD IN KENYA KILLS MEMBER OF PARLIAMENT

NAIROBI, Kenya (GIN)—After the hardest rains in 50 years, floods have swept parts of Kenya, forcing more than 1 million people to flee their homes, and drowning at least 30; one of the drowned was Philip Mutiso, a member of parliament who was driving when a torrent of water carried his car away.

Among the 1 million displaced people, reports Africa's Nelspruit news service, are 130,000 refugees from Ethiopia, Sudan, the Democratic Republic of Congo and Somalia.

Having been without water for more than two weeks, the government is asking for drinking water, food, anti-malaria drugs, treated mosquito nets and plastic sheeting.

AFRICAN AMERICANS, HISPANICS LESS OPTIMISTIC THAN WHITES ABOUT LOCAL PUBLIC SCHOOLS

While the majority of whites rate their local public schools highly, most African Americans and Hispanics give their schools only a fair grade, according to a Joint Center for Political and Economic Studies' education poll. The findings, which will be released, show that 54.9 percent of whites believe their public schools are excellent or good, as opposed to 35.2 percent of African Americans and 42.9 percent of Hispanics.

African Americans were almost evenly divided over whether their schools had improved, worsened or remained the same over the past five years. Hispanics and non-Hispanic whites were similarly split between whether schools had gotten better or remained unchanged.

"It is heartening to see that almost one-third of the respondents in

each group saw improvement in their schools, but it is clear that much remains to be done to ameliorate the perception of public schools," said Eddie N. Williams, president of the Joint Center.

In another key finding, the poll shows that although a majority of African Americans continue to support school vouchers, almost half of them are unsure of how much of their own income they would be willing to spend as supplemental funding. The same uncertainty - to a lesser degree - was evident among Hispanics and non-Hispanic whites. Both groups also show majority support for vouchers.

In addition, despite general agreement on the need for increased public school funding, African Americans and Hispanics showed greater support for this than non-Hispanic whites. Interestingly,

roughly 20 percent of those over 65 in the general population felt that too much was being spent on education.

Among the other findings:

* Opposition to vouchers was strongest among African Americans ages 51 to 64 (56.5 percent), Hispanics over 65 (51.7 percent) and the general population over 65 (54.5 percent). Support was strongest among African Americans ages 26 to 35 (70.4 percent), Hispanics ages 18 to 25 (67.2 percent), and the general population ages 26 to 35 (62.5 percent).

* Most non-Hispanic whites (66.4 percent), Hispanics (61.8 percent) and African Americans (60.1 percent) reported no school violence near their homes.

* Seventy-five (75) percent of respondents indicated that they would consider sending their children to non-public schools if vouchers were available.



ers were available.

The survey was conducted between September 17 and October 21, 2002, among 2,463 adults around the country. There are three component samples: 850 African Americans, 850 Hispanics, and 850 members of the general population (including 53 African Americans and 34 Hispanics). There is a statistical margin of error of 3.5 percent. This is the Joint Center's 12th national poll since 1984.

Seventy-five (75) percent of respondents indicated that they would consider sending their children to non-public schools if vouchers were available.

Former New Orleans Mayor Marc Morial to Head National Urban League

By George E. Curry
Editor-in-Chief - NNPA
News Service

WASHINGTON (NNPA)—Former New Orleans Mayor Marc H. Morial has been elected to succeed Hugh B. Price as president and chief executive officer of the National Urban League.

In announcing the appointment on Thursday, Board of Trustees Chairman Michael J. Critelli, chairman and CEO of Pitney Bowes, Inc., said: "Marc Morial's entire professional career has been focused on championing urban issues, and importantly, the socio-economic issues that significantly impact the League's constituencies."

"We strongly felt that we needed a dynamic leader who understands and is committed to the League's mission of equality and opportunity and is experienced at mobilizing diverse groups to achieve results."

Morial becomes the League's sixth chief executive since it was founded in 1910. He succeeds Hugh B. Price, who retired after nine years in the position.

"The National Urban League made great strides under the leadership of Hugh Price, and it is strategically positioned to be a great catalyst for progress in our urban communities," Morial said in a statement issued after his appointment by the board.



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Editorial

Hard working New Jerseyans treated like criminals

Average citizens lose hundreds of hours of time and loss of productivity, due to entanglements with the judicial system. Thousands of people are losing their licenses and time from work to pay fines or answer summons.

Too much of the problem centers on local parking tickets and property inspections fines. Recently, a nomination to the NJ Supreme court was overlooked because of failing to answer a warrant, by the way, one she did not know about. The Governor, as mayor of Woodbridge, had his license suspended for unpaid fines. No doubt many-elected officials have had similar problems.

Simple parking tickets have escalated into major fines, loss of licenses and more serious criminal charges.

In an effort to reduce hidden taxes and burdens on New Jersey drivers and citizens, maybe, the state needs to review local ticketing practices and the use of the division of motor vehicles as a collection agency.

In the crisis over national security and lack of available insurance providers, the state needs to rethink its use of parking tickets and other municipal ticketing as logistical weapons of mass destruction to a population of citizens already burdened by a slow economy, loss of jobs, loss of healthcare and loss of pensions.

Everyone needs to be concerned about the number of warrants that are issued for simple overtime parking violations and property inspection notices. There is a need to halt the criminalization of New Jerseyans and a need to look at the cost benefits of changing the system.

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On the Anniversary of Brown vs. the Board of Education

by Jon Corzine
US Senator

Tomorrow marks the 49th anniversary of the landmark Supreme Court ruling on Brown vs. the Board of Education, a unanimous decision that set the framework for diversity and equality for our country's education system. Indeed, the Supreme Court's momentous verdict that schools separated by race could never be equal establishes a covenant that we — as a nation — must be vigilant in upholding.

However, a President that once campaigned to reform America's education now appears to be headed down a path of action that questions his credibility and commitment to ensuring equality and necessary funding for our nation's schools.

Two years ago, President Bush won bipartisan support for legislation providing federal funding requiring states to implement new testing, accountability initiatives and increase flexibility on school choice. Remarkably, however,

the Administration omitted the \$9 billion needed for this initiative from its 2004 budget and cut current funding earmarked for education improvements by \$700 million.

Fortunately, Senate Democrats were able to secure funds for scholarships and grants as well as shave \$2 billion off President Bush's irresponsible tax cuts in order to pay for critical education reform programs.

But more challenges lie ahead from President Bush's opposition to the University of Michigan law school affirmative-action admissions policy to the positions taken by his judicial nominees.

With the increasing possibility of Supreme Court retirements in the near future, the prospect of nominees who stand to threaten long established rulings on public education, civil and privacy rights and other issues is a mounting reality — from the circuit court to the highest bench in the land.

Already we have seen the President's intent to nominate unqualified individuals to

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appellate court positions such as Charles Pickering, a candidate whose trespasses on federal civil rights laws should disqualify him from service on the federal appeals court by any reasonable standard.

Nearly a half decade since

the Brown ruling, millions of children in today's public school's still feel the lingering effects of inequality in our education system. With over 90% of children attending public schools, nothing could be more important than ensuring that no matter where a student lives — from the most affluent suburb to the most impoverished inner city neighborhood — each child has the chance to graduate from high school with a first rate education.

As we reflect on this anniversary we must also remember what is at stake and ensure that while we continue our fight to improve equality in our nation's education system in the tradition of the Supreme Court ruling 49 years ago, we also work to preserve the far reaching effects of this decision on the social fabric of our nation. Our children and our families deserve no less than a Congress that will stand firm and protect the basic freedoms and community relationships that Brown vs. the Board of Education so clearly laid out.

Morally Bankrupt: The Sorry State of Sportsmanship

by Lloyd Williams

"If character is what you do when no one is watching, then perhaps sportsmanship is that conduct with everybody watching. Simply trying to define sportsmanship, I think most folks would agree, responsibility and self respect, qualities that today seem in short supply at times."

— Bob Ley

Almost daily now, the country's sports reports seem to lead with sensational stories about bizarre behavior being exhibited either on or off the field of play. Last fall, it was front page news when a father and son decided to run onto the baseball diamond during a Chicago White Sox game in order to sucker-punch the first base coach to a bloody pulp. Back then, everybody considered their cowardly actions an anomaly.

But by the time another vicious, unprovoked attack, now on an umpire, happened at Comiskey Park on April 15th, the incident barely registered a blip on the national outrage radar screen. In fact, earlier in that very same game, on three other occasions, fans dashed out onto the field to interrupt the action! I suppose we ought to expect this escalation of anti-

social acts, since we live in a world where any "Jackass" can get rewarded with 15 minutes of ESPN fame, a reality show segment or even his own movie. Witness a sampling of some of the sports headlines from one recent week alone.

Iowa State's Larry Eustachy resigned on May 5th after photographs surfaced which caught the 47 year-old basketball coach in several compromising positions with cute coeds in an apartment at another college. It probably didn't help that happily-married Larry, a father of two, had been at least flirting with these teenagers till three in the morning. Nor, that he reportedly made disparaging remarks about his team and about the relatively ugly pool of female pulchritude at Iowa State. An embarrassed Eustachy blamed his disloyal behavior on beer.

Alcohol apparently also played a role in the May 4th melee which erupted during the annual Powder Puff football game between junior and senior girls of upscale Glenbrook North High School.

Participants there ended up in the hospital with broken bones, stomach poisonings, severe lacerations and other injuries after a day of extreme fighting which included earring ripping, force-feeding of feces, hair yanking, choking with animal intestines, slapping, smearing with paint and other

substances, punching, kicking and conking on the head. The action was all caught on videotape, including students helping themselves to the contents of a keg of beer.

On May 3rd, Alabama's oft-warned Mike Price went from probation to fired for his inability to refrain from further illicit

*If we continue
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assignments. According to Sports Illustrated, the 57 year-old football coach had sex in a hotel room with a stripper with appropriate sobriquet of Destiny, after he picked her and a friend up at Arety's Angels, a gentleman's club in Pensacola Florida.

The straw that broke the

camel's back was when he let the party girls charge over \$1000 in room service to the university. Although he had originally admitted "being too drunk to know" what had happened, the disgraced Price has since announced plans to find somebody to sue for defamation of character. Good luck.

Then, on May 7th, fifteen varsity players and a couple of their chaperoning coaches were suspended from the Massapequa High baseball team for patronizing Sassy Merlot's, a strip club in Cocoa Beach, Florida during Spring Break. Rather than feeling shame or remorse, some of the athletes expressed their irritation with the administration's decision, because the outing was considered something of a school tradition, as the team had visited the exact same locale the year before. As if that made it right.

Culturally, we're spiraling down a sick, social drain where we devote more attention to the seamy side of athletics than to the scores. If we continue towards the nadir of this celebration of the naughty, how long will it be before the ethical bar drops to the point where the once-cherished notions of morality and fair play once associated with sportsmanship disappear entirely from sports?

Lloyd Williams is an attorney and a member of the bar in NJ, NY, CT, PA & MA.

Hopewell, NJ and New York University Student Michael Simmons wins Ford Economic Empowerment Through Entrepreneurship Scholarship

Michael Simmons, a junior at New York University's Stern School of Business, was presented with a Ford Motor Company Economic Empowerment Through Entrepreneurship Scholarship check of \$5,000 by Steve Rizzo, the co-owner of Popular Ford in the Coney Island section of Brooklyn, NY.

The presentation, hosted by Rizzo, was held at Popular Ford's showroom. Simmons, a Hopewell, NJ resident, who is also a N.F.T.E. certified entrepreneurship teacher, was one of 20 undergraduate students nationwide to earn the scholarship.

Ford Motor Company, a leader in diversity initiatives in minority communities, has inspired the next generation of diversity leaders and thinkers with the Ford Motor Company Economic Empowerment Through Entrepreneurship Scholarship program.

Ford partnered with Diversityinc.com (www.diversityinc.com<http://www.diversityinc.com>) to conduct the Ford Motor Company Economic Empowerment Through Entrepreneurship Scholarship program, an essay-competition on how corporate diversity impacts local communities. Ford purchased \$3.2 billion from 306 minority suppliers in 2002. In addition, Ford leads U.S. automakers in the

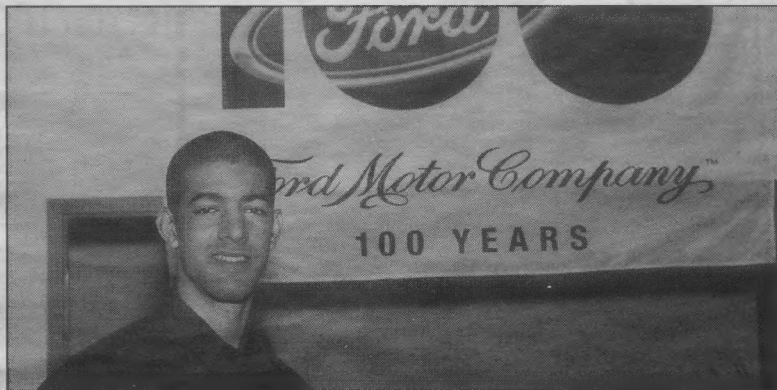
percentage of minority-owned dealerships with more than 360 minority dealerships, representing 7 percent of the company's total dealer body of about 5100 U.S. dealerships.

When he was 16-years-old, Simmons co-founded his first company, Princeton Web Solutions (PWS), a web design firm; which retained clients in the New York and New Jersey market-including New York University. A popular speaker on business ownership, he is the president of the NYU Entrepreneurial Exchange Group and served as vice-chairperson of the campus' Sixth Annual Entrepreneurship Conference.

"By helping minority entrepreneurs, Ford strengthens the economic and cultural backbone of minority communities through job-creation, philanthropy, and minority role models," explained Simmons.

Currently, he is currently writing a book on youth entrepreneurship, The Student Success Manifesto, based on his articles that have appeared in Entrepreneur.com and College Bound Magazine. And, he is marketing the book on the web.

"We not only want to encourage students in their entrepreneurial dreams, but to acquaint them with the responsibility corporations have in developing minority entrepre-



Michael Simmons

neurs through development programs and support of local communities," said George Frame, executive director, Dealer Development, Ford Motor Company.

For information on Ford minority business development programs, visit www.dd.ford.com

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How to Attract "A" Players To Your Company

Human capital is just as important as financial capital. As you build your business, it is always a challenge to attract the best and brightest employees. Even in a tough economy, top talent is hard to find. In fact, it's even harder to attract the "cream of the crop" in a harsh business climate, which is the exactly opposite of what industry believes, notes Terry Williams, president and CEO of T. Williams Consulting (TWC), a worldclass management consulting firm specializing in human capital solutions.

The key to success is to view human capital strategies as an essential part of your overall business plans; you can hire individuals who will truly make your company thrive, says Williams, whose firm serves startup to Fortune 1000 clients.

"Typically, companies don't part with 'A' players, and it's especially difficult to get them to make a move in difficult times," he says. "There's an overabundance of 'C' players. There are 'B' players available, but they also have a lot of choices. And the 'A' players they are always in great

demand."

If you're an emerging growth or startup firm, it's especially challenging to lure the best to your fledgling enterprise. That's due in part to the Internet crash of 2000, when many promising startups turned into spectacular failures. Today, only a few 'A-level' professionals want to run the risk of going down with a sinking ship.

That's why companies must work even harder to set themselves up as solid, well organized enterprises in other words, as "Employers of Choice," says Williams.

"You must create compelling reasons for a top-notch professional to want to work for your organization," says Williams. Those reasons can include excellent compensation and benefits, advancement opportunities, regularly scheduled performance reviews, and other popular perks such as flextime. In addition, in order to attract the best, you must really sell them on why your business is where they want to be. Do you have a great product with a solid business plan behind it? Have you tapped into an exciting industry niche?

And don't fall into the trap of "buying" top talent for your company, says Williams. You don't want to hire someone who's simply going to take the money and run. Rather, you need professionals who are going to be inspired and enthusiastic about your business vision, and are willing to commit themselves long term.

Finally, in order to attract 'A' players, you must develop your company as a brand designed to appeal not only to potential customers but to prospective employees, says Williams. "By creating a strong business plan, and developing human capital as one of your firm's greatest assets, you'll position your company for lasting success."

Founded in 1996, TWC is a worldclass human capital management consulting firm. Headquartered in Collegeville, PA, TWC provides Talent Acquisition Programs, Human Resource Services, Executive Search, and Business Launch Consulting to companies in a variety of industries, including Financial Services, Life Sciences and Technology.



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NFTE, c/o NJIT Enterprise Development Center
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Newark, NJ 07103
Tel 973-643-4063 Fax 973-643-4502
simmons@njit.edu
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Income status affects how blacks feel about their chronic care

By Becky Ham, Staff Writer
Health Behavior News Service

Low-income black patients are less satisfied with the quality of their health care than those with mid-range incomes, a survey of chronically ill patients in California suggests.

Poor black patients in the study said they were forced to switch doctors often and that they faced more bureaucratic struggles to get basic care, according to Gay Becker, Ph.D. of the University of California, San Francisco and colleagues.

The researchers found that 92 percent of the low-income patients considered their care to be second-rate and 85 percent of these patients had not seen the same doctor twice in a year. By comparison, most of the middle-income patients seldom complained about their care and reported long-term relationships with their primary physicians.

The study suggests that income interacts with race to create special health disparities within the black community.

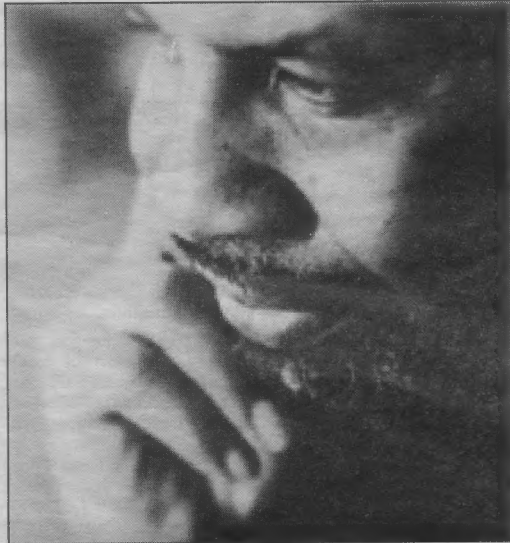
"Because of the difficulties

low-income persons often encounter in being seen, they may seek health care only when they feel it is absolutely necessary," Becker says.

The researchers interviewed 60 patients repeatedly over the course of a year to gauge how they felt about the care they were receiving for chronic conditions like asthma, diabetes and heart disease. Most low-income patients in the study were uninsured or receiving Medicaid, while most middle-income patients had private insurance.

The two groups also received their care at different places. Low-income patients were treated in low-income or free clinics or emergency rooms. Middle-income patients received their care from private doctors or from comprehensive care health maintenance organizations.

"Although multiple factors affect patient satisfaction, socioeconomic status is among the most significant because it dictates the sector of the health care system in which people receive care," Becker says.



Middle-income patients reported more frequent routine health care visits, greater trust in their doctors and fewer questions about their treatment plans than low-income patients.

"Although middle-income respondents sometimes reported problems with the health care system, such as getting their insurance to cover a medication or approve a treatment, those efforts were never of the same magnitude as for low-income persons, who reported fighting to receive basic health care," the researchers say.

Low-income patients were more reluctant to develop any relationship with their doctors, saying that the public hospitals

and clinics where they received most of their care had high doctor turnover and more doctors in training. Some low-income patients also said that they had been turned away from clinics.

"The comments of the respondents in this study suggest that they interpreted their treatment in this system to be an indicator of their low value to society, which resulted in resentment, anger and efforts to fight for their rights," say Becker and colleagues.

The study was published in the May issue of the American Journal of Public Health and supported by the National Institute on Aging.

Health Briefs

SENATE PASS \$15 BILLION AFRICA'S AIDS BILL

Last week the Senate passed a \$15 billion bill to stem the spread of AIDS in Africa, with one-third of the prevention funds earmarked for programs that stress sexual abstinence. While much debate centered on whether to promote abstinence, a novel provision to teach feminism to African men passed without dissent.

"Much of the transmission of the HIV virus is facilitated by culture, and issues surrounding injustice against women should be addressed," Senate Majority Leader Bill Frist (R-Tenn.) said in an interview this week. He said he favored "changing male behavior." The bill, which passed by voice vote, would provide \$3 billion a year for the next five years for AIDS treatment, prevention and palliative care.

PAP TEST: CHAMPION AGAINST CERVICAL CANCER

Cervical cancer has been perhaps the biggest success story in the long-running war against cancer. Once the leading cause of cancer deaths in women, cervical cancer will this year account for 4,100 deaths, not even 1 percent of cancer deaths among American women. Credit for the progress goes almost entirely to the Pap smear, a test now administered to 50 million Americans a year.



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Doctors cite health risks — call for reform of insurance system

Plainfield — The nearly two million non-elderly New Jersey residents exposed to grave health and financial risks during the past two years by a lack of affordable healthcare coverage would benefit from passage of the Health Coverage Affordability, Reliability and Equity Act of 2003 (HealthCARE Act) according to Francis Griffin, MD, Governor of the New Jersey Chapter of the American College of Physicians (ACP).

"More than 1.2 million of New Jersey's non-elderly residents faced significant health and financial risks because they were uninsured for more than six months in 2001 and 2002," said Dr. Griffin. "The uninsured are more likely to seek care in emergency rooms, more

likely to suffered life threatening complications from treatable illnesses, and are more likely to die in the hospital. Financial success alone should not determine whether you live or die."

ACP worked with Senator Jeff Bingaman (D-NM) to introduce the "Health Coverage Affordability, Reliability and Equity Act of 2003." This legislation preserves and builds on the current health care system to expand access to affordable health insurance to all Americans. The bill possesses important elements missing from many other proposals - it is realistic, pragmatic and capable of uniting opposing factions of the health and political system behind a single viable approach.

"The HealthCARE act is unique in that it builds on the existing system that already cares for more than 80 percent of working Americans," said Dr. Englund. "The bill also combines the best of Republican and Democratic proposals to achieve a real, workable solution."

Reforms proposed in the HealthCARE Act would provide all low-income uninsured Americans would have affordable coverage within the next two years. By the end of the decade, all Americans would have ready access to affordable health insurance.

The American College of Physicians is the largest medical specialty organization and the second-largest physician group in the United States.



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Voice (732) 235-9898; Fax (732) 235-9568; Email -shapires@umdnj.edu

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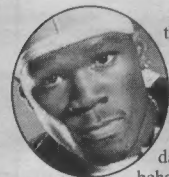
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E Briefs entertainment news — Kim Bowman

Accusations that 50 got Murder Inc. investigated



with blaming 50 Cent for the woes at Murder Inc.?, says eurweb.com.

These allegations have been out there for a while but they're being reignited in the June issue of The Source magazine. "Any man who gets on BET and says another man's company is started with drug money and 2 weeks later the FBI starts infiltrating their camp... he's the most famous snitch I've ever seen in my life," says Rap-A-Lot founder J. Prince. J goes on to talk about his beef with 50 Cent in the issue.

Danny Glover muzzled? Actor's activism may cost him an endorsement deal

It's no secret that Danny Glover has strong political views. He's always spoke his mind publicly. Now the actor may lose an endorsement deal because he is so outspoken.

According to published reports, MCI

any of our spokespeople ever," said MCI. MCI began considering other spokesmen after several conservative groups called for a boycott of MCI because of the actor's criticism of President Bush and support of Cuban president Fidel Castro. "We are currently reviewing our options for new product campaigns that are more in line with our corporate brand advertising work," MCI said in a statement.

Simmons joins Jay-Z, Nas and others to protest Rockefeller Drug Laws

Russell Simmons' Hip-Hop Summit Action Network & a coalition of rappers & politicians are pressuring the state of New York, demanding the repeal of the Rockefeller Drug Laws by a June 4th deadline. The laws implements harsh prison terms for the possession or sale of relatively small amounts of drugs. Jay-Z, Nas, Damon Dash & many

may drop Glover as a spokesman despite the fact that he has "some of the highest likeability scores for

others are protesting the harsh sentences the laws calls for. "We are declaring war on the Governor of New York," Simmons told AllHipHop.com.

Rosa Parks challenges Outkast for using name in song

A federal court ruled today that Rosa Parks can challenge Outkast for using her name in the title of their 1998 hit song, Rosa Parks. In 1999 a judge ruled that Outkast was protected by free speech. A three-judge panel ruled today that people may think Parks is affiliated with the group. Outkast must prove they

had valid artistic reason to use her name.

Trina's legal woes



Lawyers for Trina issued a cease & desist order to a website that claimed to have a videotape of the rapper engaged in sex acts. The tapes were sold for \$9.95. "We do not know whether the photographs or video footage are of our client," lawyers told AllHipHop.com. "Our client has not authorized the release of these photographs or this video footage."

Another summer of sequels, prequels, adaptations and remakes---

Part 2

Review by Kam William

Traditionally, Hollywood holds back its big-budget blockbusters for the summer season, which, in the movie business, stretches from May to August. Below are the movies opening between July and August.

Thus, nearly every offering in this summer of re-runs is either a spin-off (From Justin to Kelly), a sequel (The Matrix Reloaded), a prequel (Exorcist: The Beginning), a remake (The In-Laws), an extension of a never ending franchise (Pokemon 5), or an adaptation of a hit TV show (Rugrats Go Wild), a best-seller (Prozac Nation) or an amusement park ride (Pirates of the Caribbean). The upshot is that every week for the next few months, the hottest new release is likely to be an old familiar favorite.

Lara Croft, Tomb Raider: The Cradle of Life



(July 25th) Angelina Jolie reprises title role in second adaptation of popular Sony Play station game. Sequel sends Lara in search for the legendary Pandora's Box.

Spy Kids 3: Game Over

(July 25th) Final installment in franchise has our tiny heroes trapped inside a virtual reality game they must play to escape.

AUGUST

American Wedding



(August 1st) American Pie 3. Jason Biggs and Alyson Hannigan ready to marry, but not before a bachelor party and another awkward moment with father Eugene Levy.

Freaky Friday

(August 6th) Disney remake of 1977 Jodie Foster film about a tomboy and her widowed mom who end up in each others' bodies after getting a couple of freaky fortune cookies.

S.W.A.T.

(August 13th) Samuel L. Jackson, in the wake of his success as Shaft, revives another 1970s cop, bringing the short-lived LAPD series to the big screen as an action-oriented crime thriller.

Freddy vs Jason (August 15th) A Nightmare on Elm Street 8. Or is it Friday the 13th 11? High body-count horror flick pits franchised slashers Jason Vorhees and Freddy Krueger against each other with woe to any teens who venture between them.

Marci X (August 22nd) Cross-cultural comedy with Lisa Kudrow in the title role as a nice Jewish girl/gangsta' rap impressario embarrassed by Damon Wayans as her controversial recording star.

Jeepers Creepers II (August 29th) Screamer sequel picks up with the flesh-eating winged creature on another feeding frenzy, this courtesy of a marooned busload of cheerleaders and basketball players who have just won the state championship.

JULY

Legally Blonde 2: Red, White & Blonde



(July 2nd) Reese Witherspoon returns as Harvard Law-trained bimbo, with story set in DC where pink-attired attorney becomes an advocate for animal rights.

Sinbad: Legend of the Seven Seas (July 2nd) Animated adaptation of 1 of the 1001 Arabian Nights tales, this about the misadventures of a sailor who encounters an assortment of monsters while on a quest to clear his name.

Terminator 3



(July 2nd): Arnold is back, as are androids and cyborgs, for an epic battle pitting human versus artificial intelligence.

Pirates of the Caribbean:

The Curse of the Black Pearl (July 9th) Disney action adventure, based on its amusement park ride of the same name, stars Johnny Depp as a gentleman outlaw up against a band of rogue buccaneers.

Bad Boys II



(July 18th) Will Smith and Martin Lawrence reunite for more yucks as Miami cops, including going undercover as Ku Klux Klansmen. With Gabrielle Union as Martin's sister/Will's love interest.

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Matrix 2 a mind-bending mix of martial arts, philosophy and F/X

Review by Kam Williams

One of the year's most highly-anticipated movies has arrived in *Matrix Reloaded*, a two-hour, twenty-minute over-indulgence in the same blend of cataclysmic science fiction and stylized special effects which made the first a surprise several years ago. With a budget now doubled from \$63 to \$127 million, this overblown sequel offers twice the thrills, yet somehow fails to measure up to the original in terms of generating electricity or genuine awe.

The problem is that what passed for state-of-the-art action in 1999 has, in the interim, been ripped-off, imitated and parodied so often that it is quite frankly no longer as fresh or exciting to see on screen. Still, given the four-year wait, I'm sure that impatient fans of the franchise will flock to theaters in droves for another mind bending go at all that trademark slo-mo/speed-up, weightless, wire-assisted, martial arts ballet interspersed with trite.



And those in that target demographic won't have to wait nearly as long for the next installment, as *Matrix 3: The Matrix Revolutions* is already slated for a November 5, 2003 release. The brains behind all of the above are the Brothers Wachowski, Andy and Larry, siblings sharing credits for directing, writing and producing all three adventures.

Here, the collaborators reassembled the principal cast, including Keanu Reeves as Neo, Laurence Fishburne as Morpheus,

Carrie-Anne Moss as Trinity and Hugo Weaving as their body-snatching antagonist, Agent Smith.

Furthermore, the late Gloria Foster, who died during the shooting of the sequel, reprises her role as Oracle.

The film also features noteworthy additions to the cast in Jada Pinkett-Smith as Niobe (a character named after a queen from Greek Mythology) and in Nona Gaye (Marvin's daughter), a last-minute replacement for

Aaliyah after the pop diva's untimely demise. Lambert Wilson steals several scenes as Merovingian, the first loathsome French villain handed to us by Hollywood in the "freedom" fries era. Plus, there are curious cameos by the likes of boxing champ Roy Jones, Jr. and Princeton Professor Cornel West.

Regrettably, this second chapter of the trilogy relies on a script so laden with silly psychobabble that the production ends up unintentionally humorous in spots. The dialogue is over-saturated with syllogistic truism like, "Choice is an illusion," "I know because I must know," "Denial is the most predictable of all human responses," "What happened and couldn't have happened any other way," and "It is our fate to be here."

Trust me, this pretentious, preachy pontificating wears thin faster than an hour of overbearing TV-shrink Dr. Phil. Nonetheless, the film is entertaining enough, if approached merely as a mind-

less summer escape. In fact, halfway in, I stopped trying to follow the unnecessarily convoluted plot, and instead simply sat back and appreciated the flick for its spectacular cinematography and futuristic fight sequences.

For those of you who must know, the story has something to do with Neo, Morpheus and Trinity heroically attempting to save mankind, an age-old sci-fi theme. The trio is up against an army of quarter million Sentinels, malevolent machines programmed to eradicate Zion, the last human enclave on Earth. Evil forces have otherwise all but taken over, controlling most of humanity via a virtual reality called the Matrix.

Will our koan-spouting protagonists prevail? Don't be surprised if you have to wait till November to find out, and if the franchise proves profitable enough to extend.

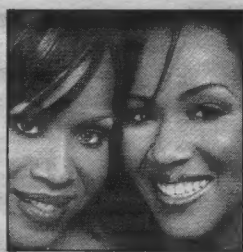
Very good (2.5 stars)
Rated R for sexuality and graphic, sci-fi violence.

Transparent: Between the Fire and The Rain is the Truth/ By Erica and Tina Campbell with Sheeri Mitchell/ March 2003/ \$14.95

Like any famous music group, Mary Mary has a significant fan base. While most celebrities' fans would be content knowing their group's favorite colors or fashion designers, the fans of Mary Mary look for more from this groundbreaking duo: they want to know how to live a creative, successful Christian life. In sharing Mary Mary's story, *Transparent: Between the Fire and the Rain is the Truth* is as much a guide to life as it is a biography.

Many Christians, including musicians and other entertainers, have felt the push to sacrifice their morals or abandon their faith in exchange for commercial success. But legions of Christian fans hunger for artists who have made it without compromising their walks with God. Mary Mary is one such group and with a Grammy, a Soul Train Award, and an NAACP Image Award nomination to prove it, they have been enormously successful.

Transparent takes readers along on Erica and Tina's journey from growing up in Inglewood, California with gospel singing parents and six other siblings to singing with secular R & B and soul performers to putting out platinum-selling Christian albums, all without selling out their beliefs. The sisters share how their faith in Jesus Christ



helped them overcome personal and professional obstacles. This book appeals not only to Christians, but also to anyone who appreciates strong music and a strong sense of integrity. Mary Mary says their aim is to make music that the entire world, every age and nationality, can relate to. They want the world to be uplifted by their music. *Transparent* is a celebration of these values.

Transparent, the autobiography of Grammy winning sisters Erica and Tina Campbell AKA Mary Mary is a testament to the power of faith and perseverance.

Both Erica and Tina agree that many of their own dreams have been fulfilled in the short space of just one year, and, indeed their brand new autobiography *Transparent* accurately describes how the sisters feel about all that they have accomplished since the release of their critically acclaimed album *Thankful*.

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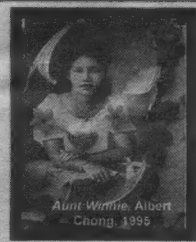
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NOTICE TO BIDDERS

Notice is hereby given that sealed bids will be received by the Housing Authority of the County of Morris, Morristown, New Jersey for:

New Low Energy Swing Door Operators at Morris Mews, 93-103 Ketch Road, Morristown India Brook Village, 34-36 Calais Road, Randolph Pleasant View Village, 221 Mt. Pleasant Avenue, Rockaway Township

Bids for the above will be received by the Housing Authority in its office located 99 Ketch Road, Morristown, New Jersey 07960 at 10:00 A.M. on 4 June 2003 and will immediately be opened and read aloud thereafter. All bids shall be presented by the parties bidding or by their agents at the designated time and place, not before and not after. No mail or overnight delivery will be accepted.

Funding for this project is provided by the United States Department of Housing and Urban Development through the Morris County Division of Community Development. Therefore, all Federal prevailing wage regulations as well as Federal Labor Standards Provisions will apply. Attention is called to the fact that the contractor must ensure that employees and applicants for employment are not discriminated against because of their race, creed, color, sex or national origin and to the greatest extent possible, opportunities for training and employment shall be awarded to business concerns owned by area residents. Small, Minority and Women's Business Enterprises are encouraged to submit bids.

The Instructions to Bidders, Bid Form, General Conditions, Supplementary Conditions, Division I, Drawings, Specifications, and other Contract Documents will be on file during the hours of 10:00 AM and 4:00 PM at the office of the Architect, Paul J.

DeMassi AIA and Associates, PA, 576 Valley Brook Avenue, Lyndhurst, New Jersey 07071. Copies thereof may be obtained upon paying a non-refundable deposit of Fifty Dollars (\$50.00) for each complete set. Deposit checks shall be made payable to Paul J. DeMassi.

All required bids, certifications and other forms required to be submitted by bidders are to be prepared on the proposal forms found in the bid form and the bid bond must be 10% of the total bid amount not to exceed \$20,000.00.

All bonds used to satisfy the bid surety requirement must be issued by surety firms licensed to issue such bonds in the State of New Jersey and be listed in the US Treasury Circular No. 570 (T-listed surety) and regardless of the method the bidder proposes to meet the bid surety requirement, it must also produce with the Bid a Consent of Surety written by a T-listed surety. Registry in the US Treasury Circular No. 570 as a reinsurance company does not satisfy the foregoing requirements that the surety company be listed as approved as surety.

The successful bidder will also be required to produce 100% payment and performance bond written by a T-listed surety, prior to the Authorities issuance of a notice to proceed.

The Housing Authority reserves the right to reject any and all bids, waive any informalities in the bids received and to accept any bid which is deemed to be in the best interest of the Authority. The Authority may also award one or more contracts to one or more bidders.

Bids will remain in force for a period of sixty (60) days after the date of the opening thereof.

By Order of
 Roberta L. Strater, Executive Director

REQUEST FOR PROPOSALS

AUDIT SERVICES

The Asbury Park Housing Authority of the City of Asbury Park, New Jersey (the "PHA"), is requesting proposals from qualified firms to conduct an audit of its financial books and records for the Asbury Park Housing Authority's fiscal year ending March 31, 2003. The audit will be conducted according to the requirements of the Single Audit Act of 1984, OMB Circular A-133 such other requirements as may be promulgated by the United States Department of Housing and Urban Development or the State of New Jersey.

Proposals must be made on the proposal format available from the PHA. Interested parties can obtain a proposal format by calling Patricia Harris in the Executive Director's office at (732) 774-2660 X 913.

Proposals must be received by 10 a.m., June 2, 2003 in order to be considered.

Harold Phipps, M.B.A.
 Executive Director

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REQUEST FOR PROPOSALS FEE ACCOUNTING SERVICES

The Housing Authority of the City of Asbury Park is seeking proposals for Fee Accounting for its Low-Income Housing Program. Existing Housing Certificates Program, Moderate Rehabilitation Program, Voucher Program, Modernization Program, and Public Housing Drug Elimination Program for the Asbury Park Housing Authority's fiscal Year ending March 31, 2003.

Parties interested in submitting proposals in response to the RFP should contact Patricia Harris in the Executive Director's office at (732) 774-2660 X 13, between the hours of 9:00 a.m. and 4:30 p.m. weekdays and request a detailed RFP, which will more fully state the requirements of the proposal. Proposals must be received on or before 10:00 a.m., June 2, 2003 in order to be considered.

Harold Phipps, M.B.A.
 Executive Director

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FEE* - A non-refundable fee is required to receive bid specifications with a fee rate following the description. This fee varies with the package and must be a money order, cashier's check or certified check. Cash will not be accepted.

No bidder may submit more than one bid. Proposals shall be submitted in a sealed envelope, plainly marked to indicate the subject of the proposal. Contract documents, including surety requirement, may be obtained at DIVISION OF CENTRAL PURCHASE 828 BROAD STREET, 3rd FLOOR, NEWARK, N.J. mailed bids will be accepted and will be opened at the time all sealed bids are received and announced.

All bids are subject to the provisions of Chapter 2, revised Ordinance of the City of Newark, Sec. 2.4:14(A) entitled "Contracts with City and stipulations as to prevailing wages and working conditions".

Contract or contracts will be awarded to the lowest responsible bidder, the right being reserved to reject any and all bids and to waive informalities therein and to award contract or contracts for the whole or any part thereof.

The City reserves the right to increase or decrease the amount of the contract to cover actual requirements needed for the contract period.

Bidders must comply with chapter 33, P.L. 1977 requiring stockholders and partnership names.

Companies/firms awarded contracts for goods, services and construction will be required to comply with the requirements of P.L. 1975 C. 127 (NJAC) 17:27.

Carolyn McKnight
 City Purchasing Agent, CPM, RPPO, QPA

\$48.82

NJ TRANSIT PUBLIC HEARING NOTICE

The New Jersey Transit Corporation (NJ TRANSIT) is conducting public hearings in order to gather information and receive comments from interested parties concerning programs developed pursuant to the Senior Citizen and Resident Transportation Assistance Act (SCDRTP). A hearing will be held in each geographic region in accordance with Section 5 of P.L. 1984 c.578 of SCDRTAP. Each hearing will have an afternoon and evening session. The locations are Newark, Freehold and Westampton.

The Senior Citizen and Disabled Resident Transportation Assistance Program funds capital, operating and/or administrative expenses for locally coordinated paratransit services for senior citizens and people with disabilities. The program also funds accessibility improvements to NJ TRANSIT's fixed route bus and rail system, the provision of technical assistance to the counties and the administration of the statewide program. The hearing will also provide an update on NJ TRANSIT's progress in implementing its American with Disabilities Act accessibility improvements including Access Link paratransit and

key rail stations. All materials to be reviewed at these hearings are available in accessible formats on request. Requests for sign language interpreters should contact Public Hearing Office (6th Floor), NJ TRANSIT, One Penn Plaza East, Newark, New Jersey 07105-2246, (973) 491-7453 (TT 1-800-955-6765) no later than five (5) business days prior to the public hearing or an interpreter will not be available for the particular hearing.

The public is invited to these hearings at which time they will have a full opportunity to express their views. In order to assure that all members of the public are given an opportunity to be heard, initial presentations will be limited to five (5) minutes. If you are unable to attend any of the hearings, written comments for the record may be sent to Public Hearing Office (6th Floor), New Jersey Transit Corporation, One Penn Plaza East, Newark, New Jersey 07105-2246 by June 30, 2003. In accordance with the above statute, public hearings will be held as follows:

NORTHERN REGION	PLACE:	New Jersey Transit Corporation One Penn Plaza East Newark, NJ 07105-2246
	DATE:	Monday, June 9, 2003
CENTRAL REGION	TIME:	2:00 p.m. - Conclusion - Casino Revenue Hearing Access Link Update will begin at conclusion of 2:00 p.m. Hearing 6:00 p.m. - Conclusion - Casino Revenue Hearing Monmouth Social Services Building Third Floor, Room 316 300 Kozloski Road Freehold, NJ 07728
	DATE:	Tuesday, June 10, 2003
SOUTHERN REGION	TIME:	2:00 p.m. - Conclusion - Casino Revenue Hearing Access Link Update will begin at conclusion of 2:00 p.m. Hearing 6:00 p.m. - Conclusion - Casino Revenue Hearing
	PLACE:	Burlington County Human Services Facility Lecture Hall 795 Woodlawn Road Westampton, NJ 08060
	DATE:	Tuesday, June 17, 2003
	TIME:	2:00 p.m. - Conclusion - Casino Revenue Hearing Access Link Update will begin at conclusion of 2:00 p.m. Hearing 6:00 p.m. - Conclusion - Casino Revenue Hearing George D. Warrington Executive Director New Jersey Transit Corporation One Penn Plaza East, Newark NJ 07105-2246

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Calendar

Community

Project Re-Direct/ Youth & Family Services is looking for people who are interested in becoming a child's mentor. For more info call Sharon D. Berry at 1-888-868-9697.

THURSDAY, MAY 22

Plainfield — United Trust Community Education Center will offer a seminar, "Leading an Ethical Life" from 7:00 - 9:00 p.m. For more info call 908-753-7364.

TUESDAY, MAY 27

Jersey City — NJCU will host a group discussion on "Women Raising your Self-Esteem" from 4:30 - 6:00 p.m. at the Speicher-Rubin Women's Center. For more info call 201-200-3189.

SATURDAY, JUNE 7

Montclair — The Urban League of Essex County will host a Youth/Family Summit "Raising the Standards" at Montclair State University. Def Jam talents and Co-Founder Russell Simmons will be present. For more info call 973-624-9535.

SATURDAY, JUNE 7 — SEPT. 8

Jersey City — Liberty Science Center presents an exhibit of Sue a Tyrannosaurus Rex. For more info call 201-200-1000.

FRIDAY, JUNE 13 — JUNE 15

South Orange — AND 1 presents The Second Annual 2003 High School Basketball Championship comes to Seton Hall University. For more info call 610-249-BALL.

MONDAY, JULY 14 — JULY 18

Summer Basketball Camp for boys ages 7 to 18 at Rutgers begins in July. First session is from July 14 - 18 and the second session is August 4 - 8. For more info call Joe Loughran of Scarlet Raiders at 973-353-5474 ext. 223.

Heartbeat

TUESDAY, JUNE 2

Belleville — The Health & Wellness Center at Clara Maass invites women who are at risk of developing osteoporosis to participate in an exercise program. For more info call 973-450-2872.

ONGOING — JUNE 6

East Orange — The East Orange YMCA, 100 No. Arlington Ave. will sponsor a caregiver support work-

shop from 12:30 - 2:30 p.m. For more info call 973-673-5518 or Pat Yannacci at 201-460-1600.

WEDNESDAY, JUNE 18

Belleville — Clara Maass will host a free seminar on shoulder pain in the Belleville Founders Room at 10:30 p.m. For more info call 973-450-2213.

ONGOING

St. Barnabas Health Care System will offer several maternity and parent education classes at Newark Beth Israel, Clara Maass and St. Barnabas. For more info please call each hospital directly for class schedules, dates, costs and to register. Clara Maass-Women's Health Center at 973-450-2890; Newark Beth Israel-Parent Education at 973-926-2642 and St. Barnabas - Women's Health Department at 973-322-5360.

Newark — WIC Program at UMDNJ offers a variety of support services to participants. Appointments are strongly recommended. For more info call 973-972-3416.

Newark — Beth Israel Medical Center offers free Breast Cancer Patient Support Group. For more info call 973-926-7609.

Newark — Beth Israel Medical Center offers free program, "Look Good, Feel Good" for women dealing with the effects of Cancer treatment and need assistance with their make-up and hair styling. For more info call 973-926-7609.

Business

WEDNESDAY, MAY 21

Newark — Rutgers-Newark Small Business Development Center will host a workshop "Enterprise Management for Entrepreneurs & Small Businesses" from 9 a.m. to 12 noon at Engelhard Hall, Lecture Room, 190 University Ave. 1st Floor. For more info call 973-353-5950.

WED, MAY 28 — MAY 29

Secaucus — NJ Chamber of Commerce invites members to the 2003 New Jersey Accounting, Business & Technology Show at the Meadowlands Exposition Center. For more info visit <http://www.njchamber.com>.

MONDAY, JUNE 2 — 6

Somerset — Rutgers University will host an advanced management development program at the Double Tree Hotel and Conference Center, 200 Atrium Dr. The session will be repeated Oct. 13-17 and Dec. 1-5. For more info and fee call 732-445-5526.



SATURDAY, JUNE 7 — NJPAC presents an evening with Tony Bennett at 8:00 PM. For more info call 1-888-466-5722.

TUESDAY, JUNE 3

Trenton — NJ Chamber of Commerce will co-sponsor the NJ Business and Energy Conference at the Trenton War Memorial from 8:30 - 5:00 p.m. For more info visit <http://www.njchamber.com>.

THURSDAY, JUNE 5

Newark — New Jersey Small Business Development Center will host a workshop "Meet the Lenders" at Metropolitan Baptist Church (Gym) 149 Springfield Ave. from 10 a.m. to 2 p.m. For more info call 973-353-5950.

FRIDAY, JUNE 13

North Branch — New Jersey Small Development Centers along with Raritan Valley Community College will sponsor the 12th Government Procurement Expo from 8:30 a.m. - 1:30 p.m. at Raritan Valley Community College's Advanced Tech. Center. For more info call 973-353-5960.

ONGOING

Newark — The Women's Center of Essex County College is sponsoring a series of seminars, support groups during Spring 2003 Semester. For more info call 973-877-3395.

Artz

ONGOING

Newark — Maize Restaurant presents Sweet and Low Thursdays featuring vocalist Denise Hamilton from 5:00 p.m. - 10:00 p.m. For more info call 973-639-1200.

THURSDAY, MAY 22

Newark — Newark Museum presents an evening celebrating American Photography, "The Eye of the Camera" with Alan

Trachtenberg, Ph.D. from 6:00 p.m. - 7:00 p.m. For more info call 973-596-6613.

FRIDAY, MAY 30

New Brunswick — The State Theatre presents Saturday Night Fever The Musical for three performances at 8:00 p.m. For more info call 732-246-7469.

FRIDAY, MAY 30 — 31

Newark — African Globe TheatreWorks presents "It Ain't Nothing But the Blues" a musical journey through the rhythms that gave birth to Blues, African and rural roots. For more info and showtime, call 973-624-1584.

SUNDAY, JUNE 1

New York — Queens of Comedy returns to the Theater at Madison Square Garden with comedians Mo'Nique, Adele Givens and Sommore at 7:00 p.m. For more info call ticketmaster at 212-307-7171.

WEDNESDAY, JUNE 4

Newark — Newark Public Library presents Black Music Month Celebration with a stage reading "Black Broadway" at 6:00 p.m. For more info call 973-733-3610.

WEDNESDAY, JUNE 4 — SUNDAY, JULY 27

Millburn — Paper Mill Theatre presents the musical Grease. For more info call 973-376-4343.

THURSDAY, JUNE 5

New York — B.B. King's Blues Club presents Arrested Development in concert at 8:00

p.m. For more info call Ticketmaster at 212-307-7171.

SATURDAY, JUNE 7

Plainfield — Union County Board of Chosen Freeholders presents "Rhythm & Blues By the Brook" musicfest from 12:00 p.m. - 7:00 p.m. in Cedar Brook Park. For more info call 908-436-2900.

THURSDAY, JUNE 12

Newark — Newark Museum presents Jazz in the Garden from 12:00 - 1:30 p.m. For more info call 973-596-6493.

FRI, JUNE 13 & SAT, JUNE 14

New York — B.B. King's Blues Club presents Isaac Hayes in concert at 8:00 p.m. For more info call Ticketmaster at 212-307-7171.

SUNDAY, JUNE 15 — 28

New York — George Wein & Festival Productions presents the JVC Jazz Festival at various venues in New York City. For more info call 212-501-1390 or visit <http://www.festivalproductions.net>.

SUN, JUNE 15 & MON, JUNE 16

New York — B.B. King's Blues Club presents the father of Blues himself, B.B. King in concert at 8:00 p.m. For more info call Ticketmaster at 212-307-7171.

THURS, JUNE 19 & FRI, JUNE 20

New York — B.B. King's Blues Club presents The Neville Brothers in concert at 8:00 p.m. For more info call Ticketmaster at 212-307-7171.

Religion

ONGOING

Newark — Greater Service Fellowship Church invites you to Sunday morning service at 9:00 a.m. and Wednesday Bible study at 7:00 p.m. If you have questions, come get the answers. For more info call 973-848-1711.

Mail or email your calendar events and photographs at least two weeks in advance to:

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SBLI, Newark Bears hosts Boys and Girls Clubs at season opener

100 youngsters from the Boys & Girls Clubs of Newark to Attend Season Opener

NEWARK—The 2002 Atlantic League Champions returned to Newark's Riverfront Stadium for their season opener against the Bridgeport Bluefish. Cheering in the stands were 100 youngsters from the Boys &

Girls Club of Newark, who will be at the game courtesy of SBLI USA Mutual Life Insurance Company, Inc.

For the third year in a row, the financial services company and the Bears have entered into a season-long collaboration in which they are donating hundreds of tickets to Newark area charitable organizations.

In addition to the Boys & Girls Club of Newark, they are donating tickets to the Focus Hispanic Center for Community Development Inc., the International Youth Organization, the Urban League of Essex County, the YWCA of Newark and Vicinity-



Children from Boys and Girls Clubs enjoy Bears game

Emergency Residence Program, the Salvation Army Ironbound Boys and Girls Club and the United Way of Essex and West Hudson. Recipients will include summer school students, the children of Welfare to Work participants as well as children and parents living in homeless shelters.

"We are proud of the Bear's

success in Newark, our second home," said Vikki L. Pryor, president and CEO of SBLI USA Mutual Life Insurance Company, Inc. "Sharing summer evenings with so many of our Newark neighbors is just another way of living our mission — of helping families and especially our young people build our futures and achieve

our dreams."

Said Bears owner Rick Cerone, "Just like SBLI USA, the Newark Bears are committed to the ideals of community service. And we're proud to be contributing to the re-birth of our city. Together, we are improving our community spirit."

John Mack, executive director of the Boys & Girls Clubs of Newark, expressed gratitude to SBLI USA for allowing youngsters to participate in the excitement of the Bears' season opener. "There's nothing better for our kids - and their parents. The chance to have a close-up look at the team — working together is something that you can't get in most stadiums. Baseball is an important American tradition and thanks to SBLI USA, our youngsters are part of it."

Predatory Lending bill signed into law

Continued from page 1

or retire the loan.

Essentially, predatory lenders reap substantial profits by exploiting unwary customers who lack comparative shopping skills or who are facing financial difficulties because of medical bills, property tax payments, or home repair costs.

"Predatory lending has a damaging effect on poorer neighborhoods by undercutting revitalization efforts, undermining community stability and promoting poverty," said Stanley (D-Essex). "It's time to end reverse redlining — this new form of racial profiling. With this new law, we can put predatory lending in check and ensure that the American dream of home ownership does not become a nightmare for the needy and disenfranchised."

New Jersey joins North Carolina, Georgia, and New York in establishing strong anti-predatory lending laws or regulations. In addition, dozens of other states and federal legislators are considering enactment of such laws.

The law will prohibit a wide range of predatory practices, including "flipping" — the practice of refinancing existing loans without any benefit to the borrowers. It also will require high-cost lenders to assess a borrower's ability to make payments before issuing a loan. In addition, the law will enhance the ability of predatory lending victims to recover their losses through lawsuits against the original loan issuers and subsequent assignees.

Finally, the law will make violations subject to the consumer fraud law and provide for additional penalties, as well as an opportunity for lenders to cure good-faith errors. Under the law, egregious predatory lending violations will be subject to punitive damages and fines up to 10 percent of the amount financed.

Stanley said a report

released by the New Jersey Institute for Social Justice found that African-American residents are 2.5 times more likely than white borrowers to seek sub-prime loans to pay for home improvements or refinancing. Stanley also noted that in North Jersey, nearly two-thirds of home improvement loans and refinancings in minority communities are done through sub-prime lenders in urban neighborhoods.

"Many senior citizens are 'house rich and cash poor' — a financial situation that makes them easy prey for the exploitative practices of predatory lenders," said Van Drew (D-Cape May). "Senior citizens who spent their lives to attain the American dream of home ownership should not have their golden years stolen away from them."

The new law is supported by advocates of consumers and senior citizens, including AARP, Citizen Action, ACORN, and the NAACP.

Marchers seek justice and answers

Continued from page 1

Councilman stated, "When has it been a crime to be out at 3:30, and that is no reason for a child to lose her life."

Councilman Luis Contada added, "We are elected to protect the rights of all the people of Newark no matter their sexual preference. Anthony Hall (Shakia's cousin) stated "If their was a 24-hour police presence in the booth and the pay phones were working, his cousin might be alive today" Protesters also questioned the validity of the police booth when dealers push narcotics in broad daylight directly across the street from the police booth during the operating hours of 7 a.m. to 12 midnight.

Extreme Black child poverty hits a high

Continued from page 1

poor black children at its highest level in the 23 years for which such data exist, but the percentage of Black children in extreme poverty is also near a record high (it reached a 23 year peak in 1992). The percentage remains slightly higher than it was in 1996 when the welfare law was signed, despite several years of economic boom in between.

CDF did additional studies to rule out some possible explanations for these trends, and found evidence that the trends in extreme poverty were not the result of potential pitfalls in the survey data such as failure to count income from live-in boyfriends or other household members, possible underreporting of welfare income, or the

presence of wealthy respondents with very low annual incomes who live off of sizable assets. Even after accounting for these and other pitfalls, the number of extremely poor Black children remained significantly higher in 2001 than in 1996.

We also found the dwindling safety net for the worst-off families appears to have influenced the trends. Fewer and fewer otherwise-extremely-poor children of all races receive cash public assistance. A growing number have no assistance despite their extreme poverty. This is not just a crisis for Black children, but for Brown and White children too. But public policy is not inevitable.

Wendell Phillips, the abolitionist, fervently condemned

slavery in the 1840s as a "moral outrage" even when his cause seemed hopeless. A friend asked him after a speech, "Wendell, why are you so on fire?" Phillips replied: "I am on fire because I have mountains of ice before me to melt." Child poverty in the wealthiest nation on Earth is unjust, immoral, and preventable. But the nearly twelve million American children who live in poverty and the one million Black children growing up right now in families with annual incomes of \$7,000 or less need fired-up adults who will stand up and say so. We are facing mountains of ice in our struggle today too, but fire is still more powerful.

Are you a torch for justice for children?

Celebrating 20 years



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CITY NEWS specifically focuses on urban communities where a majority of black people live, work, shop and strive to improve their quality of living.

CITY NEWS constantly draws on the past to make sense of current times and to provide direction for the challenges we face today and in the future. It is about our African heritage with roots deep in fertile soil having spawned mankind and the first civilizations. It is about our American history with roots deep in slavery and struggle. It is about our victories and triumphs. It is about our setbacks and shortcomings. Most importantly CITY NEWS and its family of publications are about the strengths of the black community in New Jersey and richness of urban life.

Each week, CITY NEWS helps to preserve the struggles, achievements, issues and dreams of black people for the annals of history, linking the past and future, helping to pave the way for a better tomorrow.